

REMARKS/ARGUMENTS

The Office Action of September 22, 2005, has been carefully reviewed and these remarks are responsive thereto. Claims 1, 5, 9, 13, 17, 20, 21 and 31-35 have been amended. Claims 1-35 thus remain pending in this application. Reconsideration and allowance of the instant application are respectfully requested.

Claims 1-35 stand rejected under 35 USC 101. Applicants traverse. The claims relate to computer-based systems. The independent claims have been modified to clarify this point. No new matter has been entered. Support can be found in figures 1-12 of the application.

Claim 1 recites:

“ b. receiving financial objective data relating to one or more financial objectives from the user; “

Doerr et al. as cited and applied by the Examiner does not disclose receiving a financial objective from the user. Rather, the sections cited by the Examiner only compare data from the user to predefined trigger points. There is no showing of a “financial objective” of the user. Accordingly, claim 1 is allowable over Doerr et al.

Claims 5, 9, 13, 17, 21, 22, and 31-35 each recite a “financial objective”. As Doerr fails to disclose this recitation, each of these claims is allowable over Doerr et al.

Claims 2-4, 6-8, 10-12, 14-16, 18-20, and 23-30 are allowable at least in their dependency from the allowable independent claims.

Appln. No.: 09/804,476
Amendment dated March 22, 2006
Reply to Office Action of September 22, 2005

All rejections having been addressed, applicant respectfully submits that the instant application is in condition for allowance, and respectfully solicits prompt notification of the same. However, if for any reason the Examiner believes the application is not in condition for allowance or there are any questions, the Examiner is requested to contact the undersigned at (202) 824-3184.

Respectfully submitted,
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